# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re:	Scott Stearns	Case No.:	20-14541
	Naoko Stearns	Chapter:	13
		Judge:	MBK

#### NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

<u>Scott Stearns and Naoko Stearns, Debtors</u>, in this case propose a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: Clerk of the U.S. Bankruptcy Court

Clarkson S. Fisher U.S. Courthouse

402 East State Street Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Michael B. Kaplan, U.S.B.J. on <u>December 27, 2023</u> at 9:00 a.m. at the United States Bankruptcy Court, courtroom no. 8, 402 East State Street Trenton, NJ 08608 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

**Nature of action:** Debtors' claims against developer of Sanctuary Belize entitled *In re Sanctuary Belize Litigation* matter in which Receiver was appointed relating to properties owned by the Debtors in Sanctuary Belize. Debtors have legal interest in two (2) plots of undeveloped land: (1) Sapodilla Ridge Lot SR229; and (2) Lot E035 (titled in S.D. Stearns Holdings, LLC owned 100% by Debtors).

**Pertinent terms of settlement:** Due to previously disclosed Federal Receivership in the U.S. District Court against developer of Sanctuary Belize entitled *In re Sanctuary Belize Litigation* matter, the Federal Trade Commission (FTC) and Court appointed Receiver proposed and approved a Redress Plan, also called the Compensation Plan, to compensate eligible Sanctuary Belize owners with funds recovered in the *In re Sanctuary Belize Litigation* matter, including the Debtors.

The Debtors' claims which are being resolved are redress payments have been approved by the U.S. District Court in the *In re Sanctuary Belize Litigation* matter via Order entered on June 14, 2023.

The Debtors have or will receive the following redress payments: (1) for Sapodilla Ridge Lot SR229 (Claim 922G92), \$7,449.70; and (2) for Lot E035 (Claim G5TDDK), \$8,072.40.

Objections must be served on, and requests for additional information directed to:

Name: Justin M. Gillman, Esq., Gillman, Bruton & Capone, LLC

Address: 770 Amboy Avenue, Edison, NJ 08837

Telephone No.: (732) 661-1664

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United States Bankruptcy Court District of New Jersey

Case No. 20-14541-MBK In re:

Scott D Stearns Chapter 13

Naoko Stearns **Debtors** 

### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 6 Form ID: pdf905 Total Noticed: 92 Date Rcvd: Nov 22, 2023

The following symbols are used throughout this certificate:

#### **Symbol Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2023:

Recip ID		Recipient Name and Address
db/jdb	#+	Scott D Stearns, Naoko Stearns, 408 NE 6th Street, Unit 413, Fort Laurderdale, FL 33304-6408
r	#+	Keller Williams Towne Square Realty, 222 Mounty Airy Road, Basking Ridge, NJ 07920-2335
cr	+	SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518767832	+	20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425
518842997	+	20 Pine Street Investors, LLC, c/o Edward David Esq., Edward DAvid & Associates, LLC, 72 Eagle Rock Avenue, Suite 260, East Hanover, NJ 07936-3151
518767837	++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767849	+	Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823
518767856	+	Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253
518767855	+	Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767881	+	Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100
518767887	+	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001
518767893		Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357
518767896	+	Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663
518767905		Raymour & Flanigan, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
518841256	+	SWBC MORTGAGE CORPORATION, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
518767907	+	Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023
518767908	+	Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710
518767911		Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767917	+	Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767922	+	Syncb/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253
518796332	+	TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2190
518767934	+	Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt, Irvine, CA 92620-3663

TOTAL: 22

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
Sing	Email Text. usunj.njounki e usuoj.gov	Nov 22 2023 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov		
		Nov 22 2023 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518767838	Email/Text: ebnbankruptcy@ahm.honda.com		
	. ,	Nov 22 2023 20:58:00	American Honda Finance, 600 Kelly Way, Holyoke, MA 01040

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Date Rcvd: Nov 22, 2023 Form ID: pdf905 Total Noticed: 92

Date RCVa: Nov 22	, 2023 Form ID: pd	1905	Total Noticed: 92
518767833	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 22 2023 20:58:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518770086	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 22 2023 20:58:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518767845	- Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:45	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767847	- Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:46	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767841	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C	OM Nov 22 2023 20:58:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518767842	- Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C	OM Nov 22 2023 20:58:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
	- Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:43	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
	- Email/PDF: bncnotices@becket-lee.com	Nov 22 2023 21:13:08	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518767851	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 22 2023 20:57:00	Bank of America, PO Box 982236, El Paso, TX 79998-2236
	- Email/Text: creditcardbkcorrespondence@bofa.com	Nov 22 2023 20:57:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
	- Email/Text: creditcardbkcorrespondence@bofa.com	Nov 22 2023 20:57:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
	Email/Text: mortgagebkcorrespondence@bofa.com	Nov 22 2023 20:58:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518837998	Email/Text: BKelectronicnotices@cenlar.com	Nov 22 2023 20:58:00	Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
518793124	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 22 2023 20:57:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
	- Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 21:12:57	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
	- Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 21:12:48	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
	MEBN	Nov 22 2023 20:53:36	Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281
	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:59	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:56	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:13:07	Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243
	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:55	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
518767879	Email/Text: mrdiscen@discover.com	Nov 22 2023 20:57:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518767880	Email/Text: mrdiscen@discover.com	Nov 22 2023 20:57:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518767875	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:44	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767877	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:13:06	Deptartment Store National Bank/Macy's, Po Box

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510777040			8218, Mason, OH 45040
518777049	Email/Text: mrdiscen@discover.com	Nov 22 2023 20:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518767882	Email/Text: bankruptcycourts@equifax.com	Nov 22 2023 20:58:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518767884	Email/Text: eslbankruptcynotifications@esl.org	Nov 22 2023 20:58:55	ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617
518767883	+ Email/Text: eslbankruptcynotifications@esl.org	Nov 22 2023 20:58:55	ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814
518767885	^ MEBN	Nov 22 2023 20:53:17	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518767886	Email/Text: collectionbankruptcies.bancorp@53.com	Nov 22 2023 20:59:00	Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263
518767889	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Nov 22 2023 20:57:42	Firstmark Services, 121 South 13th Street, Lincoln, NE 68508
518767888	Email/Text: Firstmark Account Ma@firstmark services.com	Nov 22 2023 20:57:42	Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501
518767890	Email/Text: EBNBKNOT@ford.com	Nov 22 2023 20:58:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
518767891	+ Email/Text: EBNBKNOT@ford.com	Nov 22 2023 20:58:00	Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
518767892	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 22 2023 20:58:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518767859	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2023 21:12:49	Chase, 700 Kansas Lane, Monroe, LA 71203
518767857	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2023 21:01:58	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767861	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2023 21:13:01	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767866	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2023 21:12:48	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518804031	+ Email/Text: RASEBN@raslg.com	Nov 22 2023 20:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518767894	Email/Text: camanagement@mtb.com	Nov 22 2023 20:58:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518767895	Email/Text: camanagement@mtb.com	Nov 22 2023 20:58:00	M & T Bank, Po Box 900, Millsboro, DE 19966
518767897	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 22 2023 20:59:00	New York State, Department of Taxation and Finance, Bankrtupcy Section, P.O. Box 5300, Albany, NY 12205-0300
518840646	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2023 20:57:00	PNC BANK, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
518767898	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2023 20:57:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518767900	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2023 20:57:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518767899	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2023 20:57:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518767902	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2023 20:57:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342

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TOTAL: 70

District/off: 0312-3

#### **BYPASSED RECIPIENTS**

Des Moines, IA 50306-3517

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

_		
Recip ID cr	Bypass Reason *P++	Name and Address PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
518767839	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767840	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
518767834	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767835	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767836	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016

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Date Rcvd: Nov 22, 2023		Form ID: pdf905	Total Noticed: 92
518767846	*+	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034	
518767848	*+	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241	
518767876	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-223 Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 450	
518767878	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-223 Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040	9, address filed with court:,
518767860	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase, 700 Kansas Lane, Monroe, LA 71203	FLOOR 01, MONROE LA
518767858	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19	
518767862	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilm	
518767863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilm	
518767864	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilm	
518767865	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilm	
518767867	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850	
518767868	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850	
518767869	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850	
518767901	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed v 3180, Pittsburgh, PA 15230	vith court:, Pnc Bank, Po Box
518767915	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876	
518767916	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876	
518767912	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876	
518767913	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876	
518767914	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876	
518767918	*+	Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404	
518767932	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court Street, Lewiston, ME 04240	:, TD Bank, N.A., 32 Chestnut
518767930	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court Street, Po Box 1377, Lewiston, ME 04243	:, TD Bank, N.A., 32 Chestnut
518767906	##+	Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121	
518767909	##+	Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829	

TOTAL: 0 Undeliverable, 28 Duplicate, 2 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2023 Signature: /s/Gustava Winters	_
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2023 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Brian C. Nicholas

 $on\ behalf\ of\ Creditor\ SWBC\ MORTGAGE\ CORPORATION\ bnicholas@kmllawgroup.com\ bkgroup@kmllawgroup.com$ 

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Date Rcvd: Nov 22, 2023 Form ID: pdf905 Total Noticed: 92

Denise E. Carlon

on behalf of Creditor SWBC MORTGAGE CORPORATION dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Frank J Martone

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com

Justin M Gillman

on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com

GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Joint Debtor Naoko Stearns ecf@gbclawgroup.com

GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Melissa N. Licker

 $on\ behalf\ of\ Creditor\ SWBC\ Mortgage\ Corporation\ mlicker@hillwallack.com\ HWBKnewyork@ecf.courtdrive.com$ 

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 9